

Notice of References Cited			Application No. 09/387381		Applicant(s) PADALINO et al	
			Examiner WASYLCHAK		Group Art Unit 2165	Page 1 of 1
U.S. PATENT DOCUMENTS						
*	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	
A	5,794,218	8/98	JENNINGS et al	705	35	
B	5,850,429	12/98	JOYCE et al	379	88	
C	5,592,538	1/97	KOSOWSKY et al	379	93	
D	5,416,830	5/95	MACMILLAN et al	379	88	
E	5,915,001	6/99	UPPALURH	379	88.22	
F	5,905,774	5/99	TATCHELL et al	379	88.04	
G	5,771,276	6/98	WOLF	379	88	
H						
I						
J						
K						
L						
M						
FOREIGN PATENT DOCUMENTS						
*	DOCUMENT NO.	DATE	COUNTRY	NAME	CLASS	SUBCLASS
N						
O						
P						
Q						
R						
S						
T						
NON-PATENT DOCUMENTS						
*	DOCUMENT (Including Author, Title, Source, and Pertinent Pages)					DATE
U	McDONAGALL, B. ELECTRONIC EVOLUTION. CANADIAN BANKER. SEP/OCT 95. VOL. 102. ISSUE 5 p.28					9/95
V	THACKER, K. AND BERNSTEIN, R. DOES HOME BANKING HAVE A FUTURE? CANADIAN BANKER, MAY/JUNE 1990, VOL 97, ISSUE 3, p.44					5/90
W	AMERICAN BANKER. TOP 25 TECHNOLOGY DEALS OF THE YEAR. VOL 162. ISSUE 229. p.51					12/97
X						

* A copy of this reference is not being furnished with this Office action.
(See Manual of Patent Examining Procedure, Section 707.05(a).)